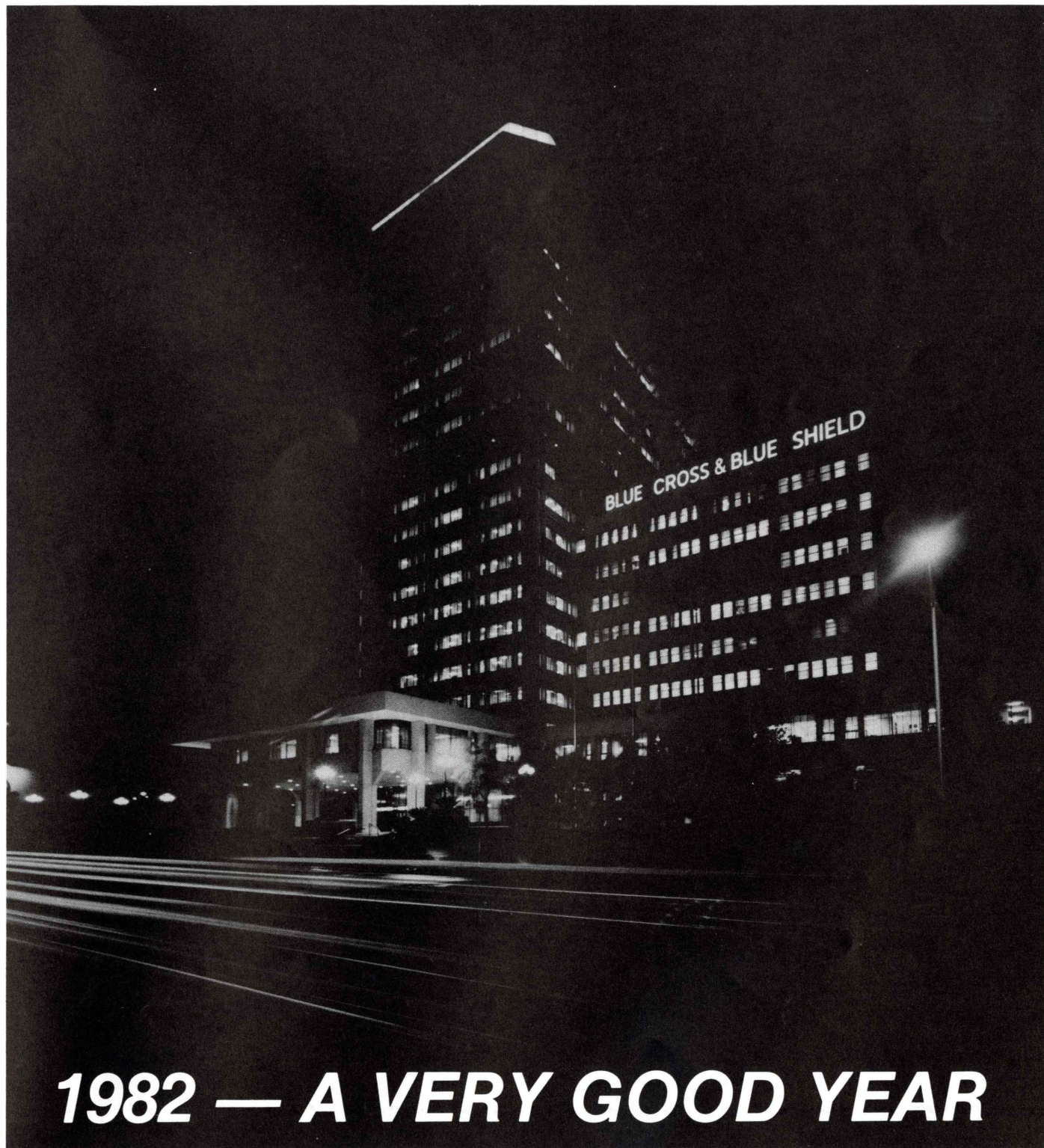


**Blue Cross
Blue Shield**
of Florida

PROFILE

JANUARY 1983 Vol. 2 No. 1

Published for the Employees of Blue Cross and Blue Shield of Florida, Inc.



1982 — A VERY GOOD YEAR

Improved Operations Bring Rewards

1982 — A Very Good Year

What a year it was. All those efforts to improve service and to establish the Florida Plan as a leader in the health insurance industry began to pay off.

The Florida Plan began a concerted building process in 1979, which was continued through 1982. As part of this process, programs and services were evaluated and improved in anticipation of a major marketing effort in 1983.

But the marketing rewards came early, as the Florida Plan won back the Medicare Part B contract for South Florida. October exploded with large new contracts and with Local Group Sales surpassing its entire 1982 goal two months early.

But that is just a start. To make 1982 a very good year, Florida Plan employees . . .

MARKETING

- . . . exceeded the 1982 goal by 10,500 contracts in Local Group Sales
- . . . landed a renewal of the contract for 80,000 State of Florida employees
- . . . gained 19,100 new contracts during Complementary Coverage Open Enrollment

CUSTOMER SERVICE

- . . . conducted a survey of employees to determine barriers to superior customer service
- . . . rewrote and redesigned the Explanation of Benefits Form to make it easier for customers to understand
- . . . increased the number of private business claims processed over last year

SMALL GROUP PRODUCT

- . . . test-marketed a new small group product designed to better meet the needs of the consumer and the health care industry

GOVERNMENT PROGRAMS

- . . . won back the Medicare Part B claims administration and processing contract for Dade and Monroe counties, which made the Florida Plan the largest single Medicare Part B carrier in the nation
- . . . decreased cost per claim by twenty-one cents in Medicare Part A
- . . . decreased cost per claim by two cents in Medicare Part B

SARASOTA SENIOR CENTER

- . . . opened the nation's first paperless, electronic claims submission system for public use at the Sarasota Senior Center for unassigned Medicare Part B claims



Mrs. Bernard Davis, a member of the Plan's Medicare Advisory Council, cuts the ribbon at the opening of the claims terminal at the Sarasota Senior Center as Bill Long, director of Medicare Part B Communications, looks on.

GOVERNMENT AND LEGAL ISSUES

- . . . became a nonprofit mutual insurer to achieve rate regulatory equality with the rest of the health insurance industry

COST CONTAINMENT

- . . . developed an automated account utilization reporting system to provide a clear picture of groups' utilization of benefits

HEALTH MAINTENANCE ORGANIZATIONS

- . . . began operating Capital Health Plan, a health maintenance organization in Tallahassee
- . . . acquired South Florida Group Health, Inc., a health maintenance organization in Miami

COMMUNITY CONTRIBUTIONS

- . . . increased the gift to United Way by a whopping 39 percent
- . . . doubled the number of toys given to Toys for Tots through the Employees' Variety Show

FACILITIES RENOVATION

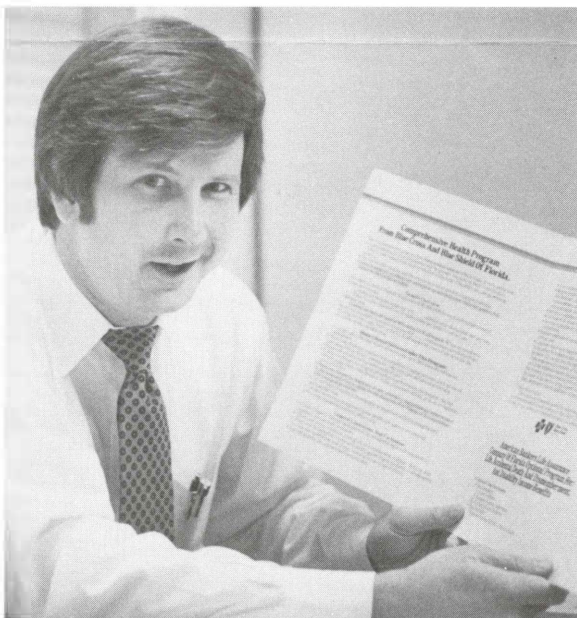
- . . . renovated parts of the Jacksonville office and branch offices as part of the Five-year Master Interior Design Plan

HUMAN RESOURCES

- . . . added 182 jobs to the company payroll
- . . . improved salaries and benefits programs
- . . . trained over 350 management personnel in improved management techniques

NEW ADDITIONS

- . . . installed a new IBM 3081 computer mainframe to increase our computer capacity and flexibility
- . . . opened a reference and research library



Tom Purvis, Small Group Product manager, shows off one of the brochures created for marketing the small group product.



The South Florida Medicare Part B celebration cake gets a cut from Juanita Cogdell, an entry examiner in Blue Shield claims, and Plan President Bill Flaherty.

PROVIDER AUTOMATED SERVICES

- . . . received 34 percent more automated claims from external locations in 1982 than 1981
- . . . installed 300 terminals in hospitals and physician's offices
- . . . sold more than twice as many computerized management systems to physicians and providers as last year

TAKE A CLOSER LOOK CAMPAIGN

- . . . launched a television advertising campaign to encourage Floridians to take a closer look at what the Plan has to offer
- . . . celebrated the campaign with "Take a Closer Look" day

Overall, in 1982 the Florida Plan took a closer look at itself. Improvements were made. And 1982 saw landmark accomplishments for the Plan. But most important of all, Plan employees laid the groundwork for an even bigger and better 1983.



Five hundred and fifty terminal locations send information through this printer in Provider Automated Services. Bobbi Wilson, a communications supervisor, gathers data sent in from a terminal on the PAS network.



Donning a chef's hat, Harvey Matoren, vice president of Alternate Delivery Systems, serves employees at "Take a Closer Look" day.

Florida Plan “Dresses for Success”

“Dress for success” says author John Molloy. So with the anticipation of major 1983 successes, the Florida Plan is getting dressed up for the occasion.

The Facilities and Office Services Division is renovating almost every area of the Plan’s buildings as part of the Five-year Interior Design Plan. The plan was approved by management in 1981 and is now nearing completion.

Then maybe it’s not a five-year plan. That’s right. Facilities is about three years ahead of schedule on the project. Charlie Council, manager of the Facilities and Office Services Development Department, estimates that the project will be completed in 1983 rather than the projected 1986. “We just move faster than the outside world,” explained Council.

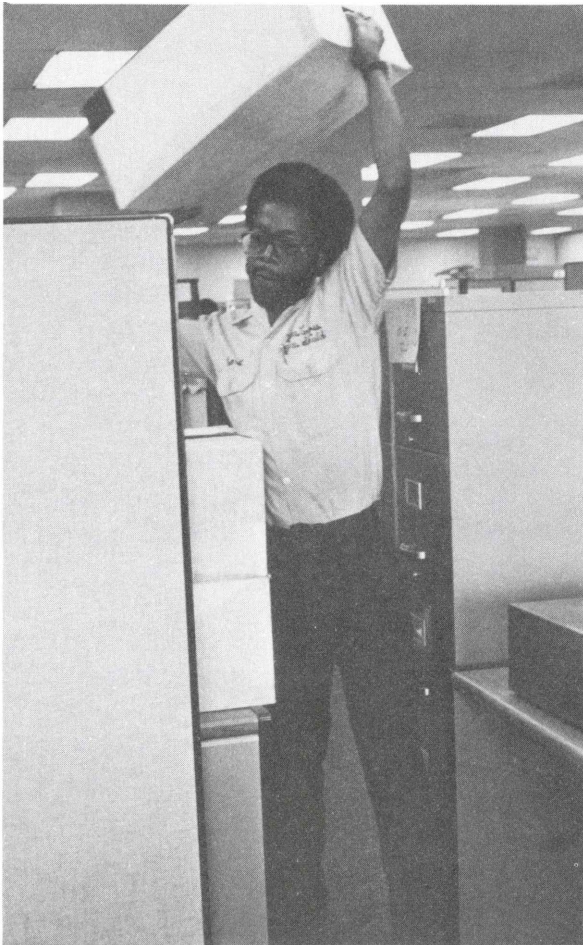
“The teamwork is what allowed us to get ahead of schedule,” said Council. “The teamwork in this division is just incredible. Even the contractors suggested improvements we could make to save time. They did a heck of a job for us,” he said. Greg May, manager, and Bob Ice, supervisor of Maintenance and Engineering, coordinated the contractors’ activities. George Dugger, a telecommunications specialist for the Plan, coordinated Southern Bell’s involvement.

In 1982, Facilities completed the renovation of all or parts of 13 floors in the home office and of some branch offices, including the relocation of the Miami office. But one of the greatest challenges was preparing for the additional 180 people needed when the new South Florida Medicare Part B contract went into operation last October. “Facilities did a terrific job,” said Henry Douglas, a manager in Medicare B Claims. “In just 90 days, Facilities managed to renovate twelve, thirteen, fourteen and fifteen.”



Ralph Morgan, a carpenter with Acousti Engineering, drills holes from a rather precarious-looking vantage point. He said the stilts were no problem however. Acousti Engineering installed walls for the Plan’s renovation.

“We threw in carpeting on sixteen tower besides,” said Council. “But really it was no easy task. Everything had to be functional throughout the process. We had weekly meetings on Mondays so we could review the progress and head off problems. Jack Masters and Kim Estes, two of our facilities analysts, did an outstanding job with this project.”



Just barely squeezing through, Carl Campbell delivers files to the renovated Medical Division. Campbell is in the Custodian Services Department.

The weekends kept the Custodian Services Department, supervised by Willie Reese and Al Sloan, very busy. That department physically moved the equipment and furniture. And to cause as little disruption as possible, that area worked as much as possible at night and on weekends.

“The South Florida project was a difficult task,” said Council. “We were just proud to be able to do the impossible.”

How do the employees like the change? “On 14, my section has about 100 people,” said Paula Green, claims examiner in Medicare Part B, “and it’s just us — like one little family.” Green attributed the personal atmosphere of her department in part to the renovation. The department is physically closer together because of the cubicle arrangement. The new arrangement conserves space and yet maintains privacy.

The new arrangement also helps Green with her job. “In a cubicle, I don’t see people coming in and I’m not distracted,” she said. “Also, the new carpet is comfortable. It’s easier to concentrate when you’re comfortable.”

Provider Automated Services also received a facelift, and they have a special reason for enjoying the renovation — visitors. As the department sells computer software to physicians, they also sell the initial training. That means PAS has a constant stream of visitors — those looking to buy and those looking to learn.

“We gave Facilities the requirements for our business, and they designed the entire

area,” said Dave Dingfield, manager in External Software Development. “We’re all proud of how it turned out. It has a professional appearance,” said Dingfield. “Bob Martin designed this exceptional area.” Martin is a facilities planning specialist.

“I think the new surroundings help everybody. It makes you proud to be a part of this. But then . . . we’ve always been proud of our department.”

Systems Analyst in PAS Carol McIntyre agreed that the renovation was helpful. “Visitors are so impressed when they come here,” she said. “They think: these people are in control.” McIntyre helps train the medical personnel to use the PAS software.

“I think the new surroundings help everybody,” said McIntyre. “It makes you proud to be a part of this. But then . . . we’ve always been proud of our department.”

Branch offices received facelifts as well. The remodeling of the Pensacola District Office included a new telephone system, an additional CRT and a new office design. Supervisor Pat Dickerson said the new telephone system should free telephone lines and should result in fewer customer complaints concerning the lack of availability of telephone lines. Until then, “the new office design has increased productivity and morale,” she said.

Currently, Facilities is planning renovations in other areas. “Well,” said Council, “there’s Customer Service on third floor tower, Subscriber Service and Billing on fourth floor tower, an expansion in the Marketing, Health Maintenance Organization, Actuarial and Underwriting, Health Industry Service, and Systems areas, . . .”

Well, let’s just put it this way: If your department hasn’t seen a hammer and saw so far, it probably will.



Systems Analyst Carol McIntyre instructs buyers on how to use their newly acquired software in this new training room in Provider Automated Services. The training room was made possible by the space conserved in the renovation of the PAS area.

Tuition Reimbursement Helps Graduates

Anita Stombock's father ran up and grabbed her around the neck. After eight long years of night school, Stombock was finally getting her bachelor's degree. Of course there were more hugs, and there may even be one left for Gloria Gardner.

Gardner handles the daily responsibilities of the Tuition Reimbursement Program at Blue Cross and Blue Shield of Florida. "I think we have a good program," she said.

Stombock would agree. In December she received her degree in Graphic Design from the University of North Florida by using the Tuition Reimbursement Program. It took her eight years of night school while she worked as supervisor of the Graphics Department at the Plan. But she did it. And other Plan employees are doing it, too.

The Tuition Refund Program is open to all full-time Plan employees and is designed to help employees develop professionally. The Plan will reimburse 100 percent of education costs if an employee earns a grade of B or higher. A grade of C earns only an 80 percent reimbursement, and lower grades earn no reimbursement at all. "It's certainly an incentive to do well," said Stombock. Application forms must be

filled out and approved, but the payoff can be a relatively free education.

Freddie Brunson, a claims data analyst in Technical Services, figures the Plan contributed about \$1,000 towards his education. He received his degree in Literature and Communications at the University of North Florida in August.

Brunson finished quickly by taking a full course load, but it was a struggle. "I had to be organized," Brunson said. "I was a claims examiner then and had to be at work by 7:30 in the morning. Classes ran from 6:00 until 10:00, and then I'd have to go to the library before and after classes. Now I look back and wonder how I did it.

"But it was worth it. The bachelor's degree will allow me to set goals. The degree doesn't say that I'm intelligent, but it does say that I'm trying," said Brunson. By the way, he graduated with a B average.

Brunson encourages those people who are considering going back to school to take advantage of the opportunity now. "The price and sacrifice go up every day," said Brunson. "Once you start a family you can't be as flexible. Besides, with this program the Company is encouraging self-development and personal growth."

And many employees are going back to school. About 112 employees were enrolled in the Tuition Reimbursement Program last semester. Those interested should contact Gloria Gardner, employee activities clerk, at 6580.



Anita Stombock gets a big hug from her father after graduating in December from the University of North Florida. Stombock is the supervisor of the Graphics Department at the Plan.

New Officers Consider Spring Trip

The new Employees' Club officers kicked off 1983 plans with a discussion of a spring trip for employees. Some of the destinations under consideration are Sea World and Florida Festival, Disney World, and Epcot Center, according to President Tommy Herrington. Herrington said that the officers felt short trips would appeal to more employees.

"We're trying to plan activities that will help employees get to know each other," said Secretary Gail Shepard.

Another priority will be improving communications with employees. "We will be getting more feedback from employees in order to build on the information from the survey conducted last year," said Herrington. "We want to provide what the employees want and need."

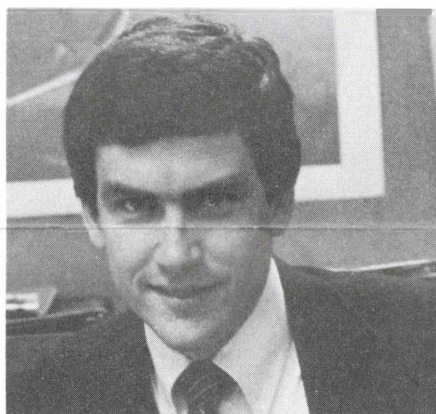
The officers also plan to solicit more input from the Employees' Club boosters. Boosters are

volunteers from various departments in the company who help carry out club projects. "Boosters know what their areas need more than we do," said Vice President Bob Mahoney.

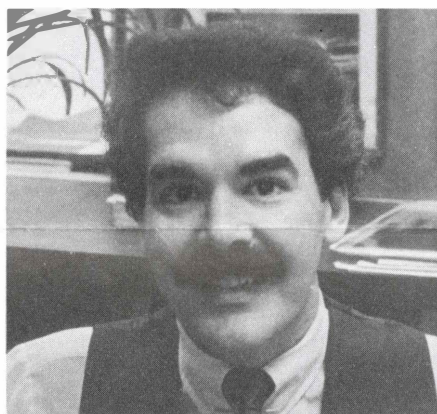
Employees' Club booster meetings are tentatively scheduled for the last week of each month. Those interested in being boosters for 1983 should contact Tommy Herrington at extension 6006 or Bob Mahoney at 6589.

Notification of upcoming Employees' Club activities will be posted on the bulletin boards.

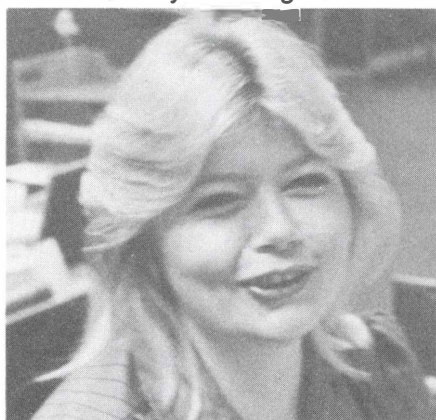
The new officers for 1983 are: President Tommy Herrington, a methods analyst in Manual Systems and Methods; Vice President Bob Mahoney, a methods analyst in Manual Systems and Methods; Secretary Gail Shepard, a clerk in Other Carrier Liability; and Treasurer Patti Boynt, correspondence analyst in Basic Inquiries.



Tommy Herrington



Bob Mahoney



Patti Boynt



Gail Shepard

Systems Documentation Library Gets New System

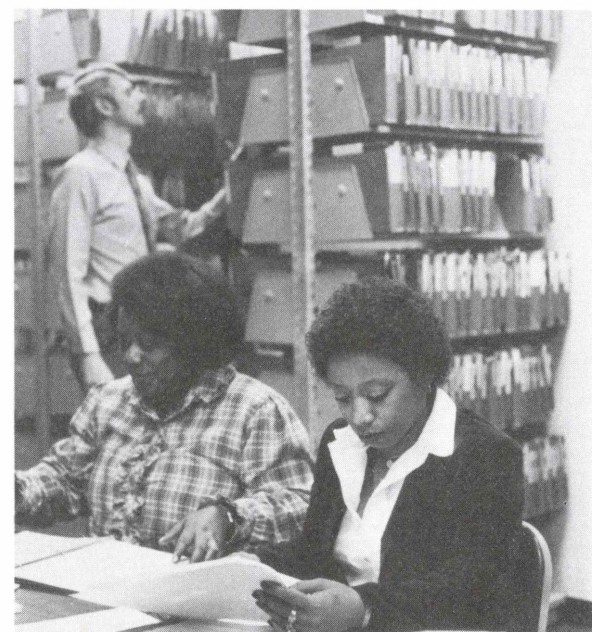
The Systems Documentation Library has a new system for recording and filing the Plan's systems. Lost? Well, the Systems Documentation Library, maintained by the Systems Project Office, is where a record of all the Plan's computer systems and programs are stored. Therefore, when a computer system needs to be changed, to fit a new claims form for example, an analyst can review how the present system is designed and can then determine the best alternative for change.

The old library arrangement had simply run out of space, according to Systems Analyst Dan Page. "We were adding so many new programs and systems," he said. So the department switched to new

shelving units that allow vertical stacking of programs.

And to keep the new arrangement in order, the new packages of systems and programs are color-coded. Now if a packet is misplaced on the shelves, it can be easily spotted and reshelfed.

The new arrangement took about a year to complete because use of the materials could not be disrupted. It would be something like moving a branch library while people were still checking out books. "We had to make it as painless as possible for the users," said Page, who was in charge of the project. About 130 people in the Systems Division use the Documentation Library on a regular basis.



Shirley Fason (left) and Janice Mitchell, look over materials they helped organize. Dan Page (background), designed the new system.

Football Review

It's just something you can't live without. First, the Florida Plan didn't have a football league last year, so that was a dry year. Then the National Football League players went on strike. It proved to be too much for Johnny Rhoden.

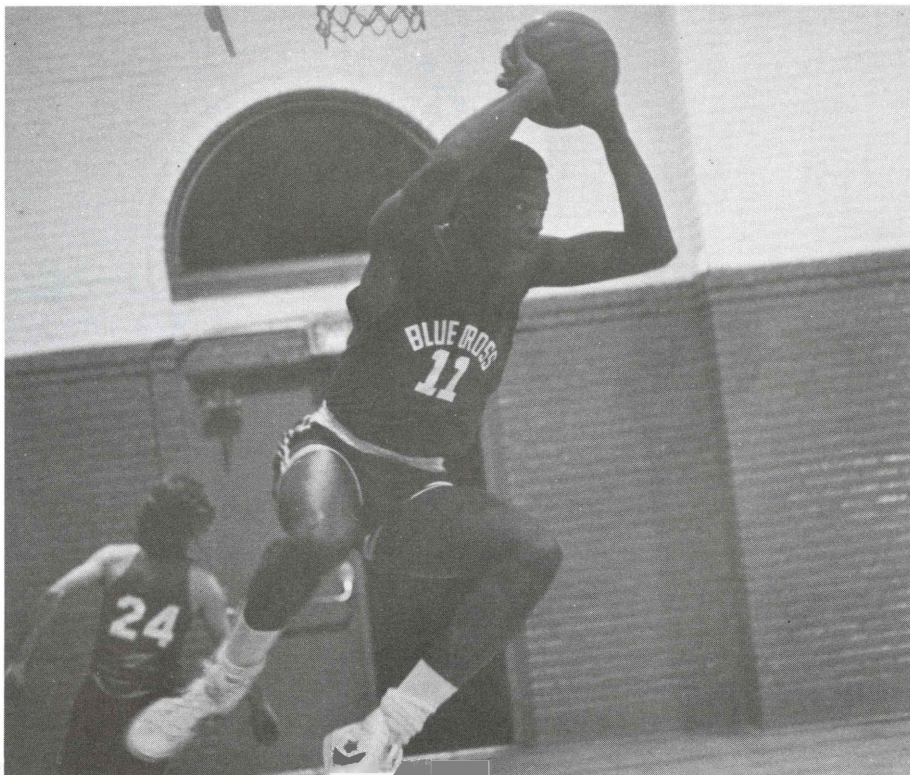
"It felt like something was missing," said Rhoden, a systems analyst, "so I just decided I'd start a company league."

And start one he did. Six teams have battled out the standings for the first half of season play, which ended Jan. 4. Leading the league was Greg Lowe's team with a 5-0 record. Fighting for second place were the Misfits, Technical Support, and the PARD Panthers, all sharing a 3-2 record. Larry Isom's team had a 1-4 first half and Methods trailed the pack with a 0-5 record.

Rhoden's main objective in creating the league was to have an interesting football season, but he had another reason as well. His team, the Misfits, won the league championship for the 1979 and 1980 seasons of company football. He wants to do it again. But with Greg Lowe's team dominating the league with a perfect first half, the Misfits will have a real challenge.

Slow Start in Basketball

Last year, Willie Reese took a losing basketball team, chalked up 11 straight victories, and went on to win the city league championship. If Coach Reese plans for his team to win the championship this year, he may have to do that again. By the second week of January, the Blue Cross and Blue Shield City



Alfred Floyd sails momentarily. And this was just a warmup. Floyd is a claims examiner in Medicare Part B.

League basketball team had a 1-4 record.

But things weren't easy last year either. The team had a 5-6 record at the mid-season break. So Reese may still be able to pull his team out of the slump. And he is optimistic.

"The secret to winning," he

said, "is hard work." So he works his team hard at practice. "After practice, these boys don't go anywhere but home," he said. That may be pretty tough for a Friday night, which is when they practice. But then this season may be pretty tough, too.

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